to continue coverage under COBRA.

Continued coverage is extended for the Government's portion of the COBRA premium for 18 months after the later of (a) the date on which the employee or dependent first became covered under the health plan, or (b) the date on which the employee or dependent became entitled to COBRA coverage. Continued coverage may be extended for another 18 months (for a total of 36 months) after the end of the 18-month period if the employee or employer elects to extend the coverage. The election must be made within 60 days after the end of the 18-month period.

3) How long does COBRA coverage continue?

COBRA coverage continues for 18 months after the employee or dependent ceases to be covered under the health plan. If the employee or dependent ceases to be covered within the 18-month period, coverage continues for an additional 18 months for a total of 36 months.

4) When does COBRA coverage end?

COBRA coverage ends when the employee or dependent:
(a) Elects to continue coverage under COBRA.
(b) Becomes eligible for Medicare.
(c) Becomes eligible for coverage under another employer's health plan.
(d) Dies.
(e) Marries an individual who is covered under a group health plan of a government agency.
(f) Becomes eligible for coverage under another plan.

5) What can you do if you lose coverage under COBRA?

If your coverage was terminated under COBRA, you may be entitled to additional coverage. Contact the company that administered your health plan to determine if you are eligible for additional coverage.

6) How can I obtain more information about COBRA?

For more information about COBRA, contact the Department of Labor's Employee Benefits Security Administration (EBSA) at 1-800-662-6273. You can also visit the EBSA website at www.dol.gov/ebsa.

C O B R A   I N F O R M A T I O N
Cobra
Understanding
Employee's Guide To

When and to whom does the Cobra Benefits apply?

Premiums & Administration Fees

The monthly premium will be the same for each employee.

Coverage & Administration Fees & Other

Cobra coverage will be the same for each employee.

The monthly premium for continuation of the health care
coverage for continuation of coverage under COBRA

Challenges in the same manner.

Premiums, charges and amounts paid for group
coverage under the COBRA Trust, the.

Because Cobra Benefits are designed to protect
employees of Cobra.